

United States Bankruptcy Court
Middle District of FloridaIn re:
Ana Garcia
DebtorCase No. 16-08234-CPM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-8

User: hjeff
Form ID: 309APage 1 of 2
Total Noticed: 48

Date Rcvd: Sep 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2016.

db
26513258 Ana Garcia, 374 Dolce Dr, Dundee, FL 33838-4009
26513259 Bby/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
26513272 Caliber Home Loans, In, 715 Metropolitan Ave, Oklahoma City, OK 73108-2088
26513273 Dpt Ed/Slm, 11100 USA Pkwy, Fishers, IN 46037-9203
26513278 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
26513279 Mabt - Genesis Retail, PO Box 4499, Beaverton, OR 97076-4499
26513279 Midamerica/milestone/g, PO Box 4499, Beaverton, OR 97076-4499
26513281 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan Motor Acceptanc, 990 W 190th St,
Torrance, CA 90502-1014)
26513282 Sc Student Loan Corp, PO Box 102405, Columbia, SC 29224-2405
26513283 Sc Studntln, 8906 Two Notch Rd, Columbia, SC 29223-6366
26513285 Suntrust Bk Tampa Bay, PO Box 3303, Tampa, FL 33601-3303
26513295 TdrCs/Rooms to Go, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
26513296 +United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194
26513297 Winter Haven Hospital, PO Box 23848, Tampa, FL 33623-3848

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: collier@keithdcollier.com Sep 27 2016 00:00:03 Keith Collier,
The Law Offices of Keith D. Collier PLLC, 861 Morse Boulevard, Suite 1,
Winter Park, FL 32789
tr +EDI: QAESPOSITO.COM Sep 26 2016 23:53:00 Angela Welch, 12157 West Linebaugh Avenue,
PMB 401, Tampa, FL 33626-1732
ust +E-mail/Text: ustpregron21.tp.ecf@usdoj.gov Sep 27 2016 00:01:31
United States Trustee - TPA7/13, Timberlake Annex, Suite 1200, 501 E Polk Street,
Tampa, FL 33602-3949
cr EDI: RECOVERYCORP.COM Sep 26 2016 23:53:00 Recovery Management Systems Corp.,
Attn: Ramesh Singh, 25 SE Second Avenue, Ste 1120, Miami, FL 33131-1605
26513257 EDI: TSYS2.COM Sep 26 2016 23:53:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
26513260 EDI: CAPITALONE.COM Sep 26 2016 23:53:00 Capital One Bank USA N, 15000 Capital One Dr,
Richmond, VA 23238-1119
26513262 EDI: CHASE.COM Sep 26 2016 23:53:00 Chase Bank USA, Na, P.O. Box 9180,
Pleasanton, CA 94566
26513261 EDI: WFNNB.COM Sep 26 2016 23:53:00 Ch/Ny&Co, 220 W Schrock Rd,
Westerville, OH 43081-2873
26513263 EDI: CHASE.COM Sep 26 2016 23:53:00 Chase Card, PO Box 15298,
Wilmington, DE 19850-5298
26513264 EDI: WFNNB.COM Sep 26 2016 23:53:00 Comenity Bank/Maurices, PO Box 182789,
Columbus, OH 43218-2789
26513265 EDI: WFNNB.COM Sep 26 2016 23:53:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd,
Westerville, OH 43081-2873
26513266 EDI: WFNNB.COM Sep 26 2016 23:53:00 Comenity Bank/Vctrsssec, 220 W Schrock Rd,
Westerville, OH 43081-2873
26513267 EDI: WFNNB.COM Sep 26 2016 23:53:00 Comenitybank/venus, 3100 Easton Square Pl,
Columbus, OH 43219-6232
26513268 E-mail/Text: bankruptcy@consumerportfolio.com Sep 27 2016 00:01:17 Consumer Portfolio Svc,
PO Box 57071, Irvine, CA 92619-7071
26513269 +EDI: CONVERGENT.COM Sep 26 2016 23:53:00 Convergent Outsourcing, 800 Sw 39th St,
Renton, WA 98057-4975
26513270 EDI: RCSFNBMARIN.COM Sep 26 2016 23:53:00 Credit One Bank NA, PO Box 98875,
Las Vegas, NV 89193-8875
26513271 EDI: DISCOVER.COM Sep 26 2016 23:53:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
26513274 EDI: AMINFOFP.COM Sep 26 2016 23:53:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
26513275 EDI: PHINAMERI.COM Sep 26 2016 23:53:00 Gm Financial, PO Box 181145,
Arlington, TX 76096-1145
26515920 EDI: IRS.COM Sep 26 2016 23:53:00 Internal Revenue Service, Post Office Box 7346,
Philadelphia PA 19101-7346
26513276 +E-mail/Text: ebsterling@weltman.com Sep 27 2016 00:00:58 Kay Jewelers, 375 Ghent Rd,
Akron, OH 44333-4600
26513277 +EDI: CBSKOHL.S.COM Sep 26 2016 23:53:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
26513280 E-mail/Text: bankruptcynotice@midflorida.com Sep 27 2016 00:01:24 Midflorida Credit Unio,
129 S Kentucky Ave Ste 4, Lakeland, FL 33801-5059
26514853 EDI: RECOVERYCORP.COM Sep 26 2016 23:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
26513284 EDI: NEXTEL.COM Sep 26 2016 23:53:00 Sprint, PO Box 54977, Los Angeles, CA 90054-0000
26513288 EDI: RMSC.COM Sep 26 2016 23:53:00 SynCb/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
26513289 EDI: RMSC.COM Sep 26 2016 23:53:00 SynCb/City Furniture, C/o, PO Box 965036,
Orlando, FL 32896-5036

District/off: 113A-8

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

26513292	EDI: RMSC.COM Sep 26 2016 23:53:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
26513293	EDI: RMSC.COM Sep 26 2016 23:53:00	Syncb/Rooms to Go, PO Box 965036, Orlando, FL 32896-5036
26513294	EDI: RMSC.COM Sep 26 2016 23:53:00	Syncb/Walmart, PO Box 965024, El Paso, TX 79998
26513286	EDI: RMSC.COM Sep 26 2016 23:53:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
26513287	EDI: RMSC.COM Sep 26 2016 23:53:00	Syncb/belk, PO Box 965028, Orlando, FL 32896-5028
26513290	EDI: RMSC.COM Sep 26 2016 23:53:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
26513291	+EDI: RMSC.COM Sep 26 2016 23:53:00	Syncb/lowes, PO Box 956005, Orlando, FL 32896-0001
		TOTAL: 34

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2016 at the address(es) listed below:

Angela Welch angelalwelch@verizon.net, aesposito@ecf.epiqsystems.com
Keith Collier on behalf of Debtor Ana Garcia collier@keithdcollier.com,
station2@keithdcollier.com; miller@keithdcollier.com
United States Trustee - TPA7/13 USTPRegion21.TP.ECF@USDQJ.GOV

TOTAL: 3

Information to identify the case:

Debtor 1 **Ana Garcia**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Florida**

Case number: **8:16-bk-08234-CPM**

Social Security number or ITIN **xxx-xx-1686**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **7** **9/23/16**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ana Garcia	
2. All other names used in the last 8 years	aka Ana Ferrer	
3. Address	374 Dolce Dr Dundee, FL 33838-4009	
4. Debtor's attorney Name and address	Keith Collier The Law Offices of Keith D. Collier PLLC 861 Morse Boulevard, Suite 1 Winter Park, FL 32789	Contact phone (407) 851-4357 Email: collier@keithdcollier.com
5. Bankruptcy Trustee Name and address	Angela Welch 12157 West Linebaugh Avenue PMB 401 Tampa, FL 33626	Contact phone 813-814-0836

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Ana Garcia**Case number **8:16-bk-08234-CPM**

6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Sam M. Gibbons United States Courthouse 801 North Florida Avenue, Suite 555 Tampa, FL 33602	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 813-301-5162 Date: September 26, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	October 25, 2016 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	Location: Room 100-C, 501 East Polk St., (Timberlake Annex), Tampa, FL 33602
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: December 27, 2016 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.	